

Patent Application of
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CLAIMS

We claim the flowing

1. The process and system for the conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format at the point of sale;
2. The process and system for the point of sale conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format for electronic transfer and deposit into accounts with banks or other financial institutions;
3. The process and system of claim 2 wherein the electronically converted change is electronically transferred and deposited into the cash purchaser's accounts with banks or other financial institutions at the point of sale;
4. The process and system of claim 2 wherein the electronically converted change is electronically routed, transferred and deposited into the cash purchaser's accounts with banks or other financial institutions at the point of sale through the use of a magnetic stripe card that identifies the card-holder and the account to which the electronically converted change must be routed, transferred and deposited when read by a scanner or card reading device affixed to the point of sale register/cash register;

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5. The process and system of claim 2 wherein the electronically converted change is electronically routed, transferred and deposited into the cash purchaser's accounts with banks or other financial institutions at the point of sale through the use of a readable card that identifies the cardholder and the account to which the electronically converted change must be routed, transferred and deposited when read by a scanner or card reading device affixed to the point of sale register/cash register;

6. The process and system of claim 2 wherein the vendor charges a fee to the individual account holder for the conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format at the point of sale;

7. The process and system of claim 2 wherein the vendor charges a fee to the bank or financial institution for the conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format at the point of sale;

8. The process and system of claim 2 wherein the vendor charges a fee to the individual account holder for the point of sale conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format for

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electronic transfer and deposit into accounts with banks or other financial institutions;

9. The process and system of claim 2 wherein the vendor charges a fee to the bank or financial institution for the point of sale conversion of cash sale transaction residuals (i.e. change -- paper currency and coins) into electronic format for electronic transfer and deposit into accounts with that or financial institution;

10. The process and system of claim 3 wherein the bank or other financial institution to which the electronically converted change is electronically transferred and deposited charges a fee for such transfer and deposit to the individual account holder;

11. The process and system of claim 3 wherein the bank or other financial institution to which the electronically converted change is electronically transferred and deposited charges a fee for such transfer and deposit to the vendor;

12. The process and system of claim 2 where the accounts with the banks or other financial institutions are generated and opened by individuals and banks or other financial institutions through the use of automated and transactional readable card dispensing kiosks that are linked to telecommunications networks and to the bank or other financial institution through the telecommunications network;

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13. An article of manufacture as set forth in claim 12 for an automated and transactional readable card dispensing kiosk that is linked to telecommunications network and facilitates the generation and opening of an individual account with a bank or financial institution linked to the automated and transactional readable card dispensing kiosk;

14. The process and system of claim 12 where the balances of an individual's account(s) with the banks or other financial institutions may be displayed by the automated and transactional readable card dispensing kiosks that are linked to telecommunications networks;

15. The process and system of claim 2 where the account is a savings, checking or deposit account.

16. The process and system of claim 2 where the account is an investment account, including retirement accounts such as 401K accounts and IRA accounts;

17. The process and system of claim 2 where the account is an investment account, including higher education savings accounts such as state sponsored 529 accounts;

18. The process and system of claim 2 where the account is linked to charitable organization's account for direct electronic donation to said charitable organization;

19. The process and system of claim 2 where the balances in an account with a bank or other financial institution, which

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account is generated by an automated and transactional readable card dispensing kiosk that is linked to telecommunications networks, may be allocated at the individual account holders discretion through the use of a website.